

## **Energy Plus Credit Union**

### Pay My Credit Card Contest Official Rules

**ANY ELIGIBLE MEMBER OF ENERGY PLUS CREDIT UNION (EPCU) MAY ENTER. THERE IS NO OBLIGATION TO APPLY FOR A LOAN OR ADD ANY OTHER SERVICE FROM EPCU IN ORDER TO ENTER THE CONTEST AND BE ELIGIBLE TO WIN.**

**Eligibility:** To enter the EPCU Pay My Credit Card Contest (“Contest”), entrants must be at least 18 years old and be a member in good standing at the time of the drawing. To qualify as a member in good standing a person must have an open EPCU account with a minimum balance of \$5.00 in Primary Shares and may not have any of the following:

- Loan or credit card delinquencies over 30 days
- A negative account warning or owe EPCU and collections on an account
- Been assigned to the EPCU Collections Department

The Contest is open only to EPCU members. Employees, volunteers, their immediate family members, and family members within the same household are not eligible to win. Contest is subject to all applicable federal, state, and local laws. Void where prohibited or restricted by law.

**Promotion Period:** The Contest begins January 1, 2023, and ends on March 31, 2023. Entries received prior to or after the Promotion Period are not eligible for the Contest. The Contest is sponsored by Energy Plus Credit Union, 1230 W. Morris St., Indianapolis, IN 46221.

**How to Enter:** Contest is free and does not require purchase to enter. The Contest is limited to 1 entry per person. Members may enter in any one of the following ways.

- 1) Obtain (apply and be approved for) a Visa Credit Card from EPCU and transfer one or more balances from a non-EPCU Credit Card and you will receive one (1) entry into the Contest.
- 2) Using your existing Energy Plus Credit Union Visa Credit Card transfer one or more balances from a non-EPCU Credit Card and you will receive one (1) entry into the Contest.

**AGREEMENT TO OFFICIAL RULES:** Participation in the Contest constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of EPCU, which are final and binding in all matters relating to this Contest.

**SELECTION OF WINNER:** One (1) winner will be chosen by random selection from all eligible entries received during the Promotion Period. For a selected entry to be declared a winner, the winning entry must satisfy all of the requirements as listed in these Official Rules. Winner need not be present and will be notified by mail or telephone on or before April 30, 2023. If a winner does not affirmatively accept his or her prize in writing or via e-mail within 10 calendar days of notification, an alternate entrant will be selected at random from all eligible entries received. Prize Winner will agree to permit EPCU to use their name, likeness, and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law.

**PRIZE.** Total prize value based on highest amount of balance transferred or \$1,000.00, whichever is less. The winner will receive a one-time deposit into their EPCU savings account for the amount of the balance transferred up to \$1,000.00. Determination of the winner will be made by EPCU, whose decision is final. EPCU reserves the right to substitute a prize with another prize of equal or greater value. EPCU will report all Prize winnings to the appropriate state and federal agencies as required by applicable law. All taxes, fees, surcharges or liabilities relating to a Prize are the sole responsibility of the Prize Winner. Payment of any federal state or local taxes will be the obligation of the Prize Winner, and any costs not specifically identified herein are the responsibility of the Prize Winner.

## **GENERAL CONDITIONS.**

- Odds of winning depend on the number of entries received.
- EPCU reserves the right to add, delete or revise these Official Rules as necessary without notice. EPCU is not responsible for printing errors or omissions. These rules supersede any published advertising.
- By entering the Contest, participants agree to release and hold harmless EPCU, its subsidiaries, affiliates, directors, officers, employees, agents, members and representatives from any and all liability for any injuries, loss, or damage of any kind arising from or in connection with the Contest or receipt of the Prize. EPCU and each of its subsidiaries, affiliates, directors, officers, employees, agents, members and representatives and agents are not responsible for any negligence, claims, liability, or other damages of entrants and/or winners arising from, or in connection with acceptance, receipt, possession or use/misuse of the prize awarded or participation in this Contest.
- EPCU is not responsible for any error or technical malfunction of any telephone, computer, or other equipment which prevents an entry from being made or received during the promotional period. EPCU is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the Contest. EPCU reserves the right to disqualify entries which fail to follow these Official Rules or who make any misrepresentations relative to the Contest and redemption of any prize. Entries by ineligible persons, fraudulent entries, or entries created in error will be disqualified and an alternate entry selected. EPCU reserves the right to void or reverse the awarding of any prize obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.
- All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and EPCU in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the State of Indiana, without regard to choice of law rules, and venue shall lie in Indianapolis, IN.